

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Marouan Hajmabrouk  
Debtor

Case No. 19-04953-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

5282814 CornerStone Education Loan Services, PO Box 145123, Salt Lake City, UT 84114-5123  
5272714 +Hamed Hajmabrouk, 314 West Snyder Street, Selinsgrove, PA 17870-1520  
5272718 +Midland Funding LLC, Att Bankruptcy, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
5272719 +Pamela F Hill Inc, DBA Signature Staffing, 814 Market St, Lemoyne, PA 17043-1517  
5272723 +Target Xpress, Rent A Car and Sales, 2968 W 12 TH St, Erie, PA 16505-3922  
5272724 +Uheaa, PO Box 61047, Harrisburg, PA 17106-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/PDF: marwenhm@mail.com Mar 13 2020 19:24:56 Marouan Hajmabrouk, 314 W Snyder St, Selinsgrove, PA 17870-1520  
5272711 +EDI: AMEREXPR.COM Mar 13 2020 23:18:00 Amex, Attn Bankruptcy, PO Box 297871, Fort Lauderdale, FL 33329-7871  
5272712 +E-mail/Text: bankruptcy@usecapital.com Mar 13 2020 19:25:40 Capital Accounts, Attn Bankruptcy, PO Box 140065, Nashville, TN 37214-0065  
5272713 +E-mail/Text: bankruptcy@cavps.com Mar 13 2020 19:25:26 Cavalry Portfolio Serv, Attn Bankruptcy, 4050 E Cotton Center Blv, Phoenix, AZ 85040-8862  
5272715 +EDI: JEFFERSONCAP.COM Mar 13 2020 23:18:00 Jefferson Capital Systems Llc, Attn Bankruptcy, PO Box 772813, Chicago, IL 60677-2813  
5272716 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 13 2020 19:32:46 LVNV Funnding Llc, Attn Bankruptcy, PO Box 740281, Houston, TX 77274-0281  
5272717 +EDI: MID8.COM Mar 13 2020 23:18:00 Midland Funding, Attn Bankruptcy, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
5272720 +EDI: RMSC.COM Mar 13 2020 23:18:00 Syncb Amazon, Attn Bankruptcy, PO Box 965015, Orlando, FL 32896-5015  
5272721 +EDI: COMCASTCBLCENT Mar 13 2020 23:18:00 Telecom Self Reported, PO Box 4500, Allen, TX 75013-1311  
5272722 +EDI: TFSR.COM Mar 13 2020 23:18:00 Toyota Motor Credit, Attn Bankruptcy, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CornerStone Education Loan Services, PO Box 145123, Salt Lake City, UT 84114-5123  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Marouan Hajmabrouk**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:19-bk-04953-HWV**

Social Security number or ITIN xxx-xx-8094

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marouan Hajmabrouk

By the  
court:

3/13/20



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**